

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/085,820
Applicant : David KNOX et al.
Filed : February 26, 2002
TC/A.U. : 3693
Examiner : Sara M. Chandler
Docket No. : 640-A01-004
Customer No. : 23334
Confirmation No.: 2390
For : *CREDIT EXTENSION PROCESS USING A PREPAID CARD*

RESPONSE WITH AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This is in response to the Non-Final Office Action dated July 16, 2008, the four month response date to which is Monday November 17, 2008 (the first business day after November 16, 2008). Please enter and consider the following amendment and remarks for the above-identified application.

Amendment to Claims begins on page 2

Remarks begin on page 11

CERTIFICATE OF TRANSMISSION

In accordance with 37 CFR 1.8, I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted or submitted under electronics filing system to the U.S. Patent and Trademark Office on the date:

November 17, 2008

By: Jon A. Gibbons

Signature: /Jon A. Gibbons/
(Applicant, Assignee, or Representative)